

NEW YORK LIFE INSURANCE COMPANY - NAIC 66915**LTC Individual - Comprehensive - Tax Qualified**

Policy Form: ILTC-5000 (CA)(1001)

This policy is for Individual Comprehensive long term care insurance. The policy is classified as Tax Qualified.

Maximum Policy Benefit Amounts = In year(s).

| 1Yr | 2Yrs | 3Yrs | 4Yrs | 5Yrs | 6Yrs | 7Yrs | Lifetime | Other | Company Notes |
|-----|------|------|------|------|------|------|----------|-------|------------------------------|
| | YES | YES | YES | YES | | YES | YES | YES | Notes: 10 Yrs also available |

Nursing Home Daily Benefit Amounts - There is a minimum and maximum amount offered in dollar increments.

| Minimum | Maximum | Increment | Day | Week | Month | Other | Company Notes |
|---------|---------|-----------|-----|------|-------|-------|----------------------------------|
| \$50 | \$400 | \$1 | YES | | | | Notes: None reported by company. |

Residential Care Facility Daily Benefit Amounts - Represents the percentage of the Nursing Home Daily Benefit Amount.

| 100% | 90% | 80% | 75% | 70% | Other | Company Notes |
|------|-----|-----|-----|-----|-------|----------------------------------|
| YES | | | | | | Notes: None reported by company. |

Home Care Benefit Amounts - Represents the percentage of Home Care Benefit Amount.

| 100% | 90% | 80% | 75% | 70% | 60% | 50% | NONE | OTHER | Company Notes |
|------|-----|-----|-----|-----|-----|-----|------|-------|----------------------------------|
| YES | YES | YES | | YES | YES | YES | | | Notes: None reported by company. |

Elimination Period = In days.

| 0 | 20 | 30 | 60 | 90 | 100 | CALENDAR | SERVICE | OTHER | Company Notes |
|---|-----|----|----|-----|-----|----------|---------|-------|--|
| | YES | | | YES | | | YES | YES | Notes: 180 Days and 365 Days are also available. |

Inflation Protection

| 5% | Guaranteed Purchase Option | Other | Company Notes |
|---|----------------------------|-------|---------------|
| Compound | 5% Simple | YES | YES |
| YES | YES | YES | YES |
| Our policyholders may choose to have No Inflation Protection, or they may choose any 1 option from a selection of 7 automatic inflation protection options and 3 guaranteed purchase options. Notes: There are 7 automatic annual inflation protection options: Simple 1%, Simple 2%, Simple 3%, Simple 4%, Simple 5%, Simple 6% and Compound 5%. There are 3 Guaranteed Purchase Options: CPI-U, CPI-U + 1 and CPI-U +2. With the CPI-U Guaranteed Purchase option, the policyowner receives annual offers to increase his benefits proportionally to the increase in the CPI-U over the past year (september last year to september 2 years prior). | | | |

Waiver of Premium

Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until no benefits are payable for 30 consecutive days.

NEW YORK LIFE INSURANCE COMPANY - NAIC 66915**Long Term Care Insurance Rates**

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20 Day Elimination Period**90 Day Elimination Period**

| ISSUE AGE | 20 Day Elimination Period | | | | 90 Day Elimination Period | | | |
|-----------|--|---|---|--|--|--|---|--|
| | 3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION | 3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION | LIFETIME BENEFIT - NO INFLATION PROTECTION | LIFETIME BENEFIT - WITH INFLATION PROTECTION | 3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION | 3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION | LIFETIME BENEFIT - NO INFLATION PROTECTION | LIFETIME BENEFIT - WITH INFLATION PROTECTION |
| 50 | \$0 | \$1,581 | \$860 | \$2,854 | \$338 | \$1,083 | \$589 | \$1,955 |
| 55 | \$0 | \$2,083 | \$1,275 | \$3,723 | \$507 | \$1,427 | \$873 | \$2,550 |
| 60 | \$0 | \$2,521 | \$1,734 | \$4,455 | \$698 | \$1,727 | \$1,188 | \$3,052 |
| 65 | \$0 | \$3,235 | \$2,531 | \$5,650 | \$1,033 | \$2,215 | \$1,734 | \$3,870 |
| 70 | \$0 | \$4,303 | \$3,820 | \$7,465 | \$1,578 | \$2,947 | \$2,616 | \$5,113 |
| 75 | \$0 | \$6,489 | \$6,594 | \$11,237 | \$2,730 | \$4,444 | \$4,517 | \$7,697 |
| 80 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Customer Service Telephone Number: 1-800-224-4582